

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re: Michael Shawn Bonkowske

Case No. 23-41059

Debtor(s).

**SUMMARY OF AMENDMENTS TO VOLUNTARY PETITION,  
LISTS, SCHEDULES AND STATEMENTS**

1. Attached to this form are the following amended documents:

- ☐ Petition
- ☒ Schedule A/B
- ☒ Schedule C
- ☒ Schedule D
- ☐ Schedule E/F
- ☐ Schedule G
- ☐ Schedule H
- ☐ Schedule I
- ☐ Schedule J
- ☐ Schedule J-2
- ☒ Summary of assets and liabilities and certain statistical information (note that this Summary MUST BE submitted with any amended schedule)
- ☒ Statement of financial affairs
- ☒ Statement of intention
- ☐ Statement of current monthly income/means test calculation
- ☐ Other (specify):

2. For each amended document attached, clearly identify all changes (additions and deletions) to the amended document when compared with the original or most recent amendment:

Schedule B - Changed wording on 2021 Kia Sorento  
Schedule B - added \$2500 as additional cash on hand  
Schedule C - Changed wording on 2021 Kia Sorento  
Schedule C - added d5 exemption to \$2500 uncashed insurance claim check  
Schedule D - added creditor Wing Credit Union for 2021 Kia Sorento  
Statement of Financial Affairs - Part 3, Question 6, added Wings Financial 90 day payments for \$1875  
Statement of Financial Affairs - Part 6, Question 15 changed 2012 Ford to 2021 Kia that was in the auto accident  
Statement of Intent - added surrender on 2021 Kia Sorento, change 2012 Ford to ridethru

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Shawn</u>	<u>Bonkowske</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of Minnesota</u>		
Case number (if known)	<u>23-41059</u>		

☒ Check if this is an amended filing

## Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

### Part 1: Summarize Your Assets

#### Your assets

Value of what you own

#### 1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	<u>\$0.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	<u>\$34,612.00</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	<u>\$34,612.00</u>

### Part 2: Summarize Your Liabilities

#### Your liabilities

Amount you owe

#### 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	<u>\$54,593.00</u>
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#### 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	<u>\$30,302.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	<u>\$26,520.00</u>

Your total liabilities

\$111,415.00

### Part 3: Summarize Your Income and Expenses

#### 4. Schedule I: Your Income (Official Form 106I)

Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	<u>\$3,755.00</u>
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#### 5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	<u>\$3,755.00</u>
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Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those “incurred by an individual primarily for a personal, family, or household purpose.” 11 U.S.C. § 101(8). Fill out lines 8–9g for statistical purposes. 28 U.S.C. § 159.  
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$5,247.52

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$30,302.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ <u>\$0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.	<u>\$30,302.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	<u>Michael</u>	<u>Shawn</u>	<u>Bonkowske</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of	<u>Minnesota</u>		
Case number	<u>23-41059</u>		

☒ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.  
☐ Yes. Where is the property?

1.1 \_\_\_\_\_  
 Street address, if available, or other description  
 \_\_\_\_\_  
 \_\_\_\_\_  
 City State ZIP Code  
 \_\_\_\_\_  
 County

What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here \_\_\_\_\_



\$0.00

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

Debtor **Bonkowske, Michael Shawn**

Case number (if known) **23-41059**

3.1 Make: Kia Who has an interest in the property? Check one.  
 Model: Sorento ☐ Debtor 1 only  
 Year: 2021 ☐ Debtor 2 only  
 Approximate mileage: 52,000 ☐ Debtor 1 and Debtor 2 only  
 Other information: ☒ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Joint with separated spouse -  
 FMV: Edmunds - Private Party,  
 Average (Joint title in Debtor and  
 separated spouse's name.)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

Current value of the  
 entire property? \$30,515.00  
 Current value of the  
 portion you own? \$15,257.50

If you own or have more than one, describe here:

3.2 Make: Ford Who has an interest in the property? Check one.  
 Model: F-150 ☐ Debtor 1 only  
 Year: 2012 ☐ Debtor 2 only  
 Approximate mileage: 106,000 ☐ Debtor 1 and Debtor 2 only  
 Other information: ☒ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Joint with separated spouse -  
 FMV: Edmunds - Private Party,  
 Average

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

Current value of the  
 entire property? \$13,515.00  
 Current value of the  
 portion you own? \$6,757.50

3.3 Make: Aluma Who has an interest in the property? Check one.  
 Model: Trailer ☒ Debtor 1 only  
 Year: 2018 ☐ Debtor 2 only  
 Approximate mileage:            ☐ Debtor 1 and Debtor 2 only  
 Other information: ☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

FMV: Debtor's Estimate

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

Current value of the  
 entire property? \$2,500.00  
 Current value of the  
 portion you own? \$2,500.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No  
☒ Yes

4.1 Make:            Who has an interest in the property? Check one.  
 Model: 4x6 Trailer ☒ Debtor 1 only  
 Year:            ☐ Debtor 2 only  
 Other information: ☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

FMV: Debtor's Estimate

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

Current value of the  
 entire property? \$200.00  
 Current value of the  
 portion you own? \$200.00

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages  
 you have attached for Part 2. Write that number here .....

\$24,715.00

**Part 3: Describe Your Personal and Household Items**

Debtor Bonkowske, Michael Shawn

Case number (if known) 23-41059

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe. ....

See Attached.

\$1,025.00

7. **Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe. ....

Cell Phone

\$100.00

8. **Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe. ....

Coins

\$100.00

9. **Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe. ....

10. **Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe. ....

870 Remington - \$200.00  
.22 - \$100.00

\$300.00

11. **Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe. ....

Wearing Apparel

\$200.00

12. **Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe. ....

Silver St. Christopher

\$100.00

Debtor Bonkowske, Michael Shawn

Case number (if known) 23-41059

13. **Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe. ....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information. ....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** .....



**\$1,825.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

16. **Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes ..... Cash: .....

**\$2,600.00**

17. **Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes .....

Institution name:

17.1. Checking account:

1st Bank and Trust

**\$17.00**

17.2. Checking account:

Carpenters Credit Union

**\$5.00**

17.3. Savings account:

Wings Financial Credit Union

**\$15.00**

18. **Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes ..... Institution or issuer name:

Debtor Bonkowske, Michael ShawnCase number (if known) 23-4105919. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

_____	_____	_____
_____	_____	_____
_____	_____	_____

20. **Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them.....

Issuer name:

_____	_____
_____	_____
_____	_____

21. **Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

Pension plan:

**Union Pension through Employer - defined monthly benefit - not property of the estate.**\$0.0022. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes .....

Institution name or individual:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____



Debtor Bonkowske, Michael Shawn

Case number (if known) 23-41059

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes ..... Issuer name and description:


24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes ..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):


25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them. ...

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26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them. ...

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27. **Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them. ...

--

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

See Attached.

Federal:

\$728.00

State:

Local:

29. **Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

Debtor Bonkowske, Michael Shawn

Case number (if known) 23-41059

☒ No

☐ Yes. Give specific information. ....

Alimony: \_\_\_\_\_

Maintenance: \_\_\_\_\_

Support: \_\_\_\_\_

Divorce settlement: \_\_\_\_\_

Property settlement: \_\_\_\_\_

30. **Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☒ Yes. Give specific information. ....

See Attached.

\$4,657.00

31. **Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

Term Life Insurance Policy through Employer - no cash value

\$0.00

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information. ....

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim. ....

Work Comp Claim pending through Employer - amount not settled. Debtor claims as exempt the amount allowable under statutory law.

\$0.00

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim. ....

35. **Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information. ....

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here** .....



\$8,022.00

Debtor Bonkowske, Michael Shawn

Case number (if known) 23-41059

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☐ No. Go to Part 6.  
☒ Yes. Go to line 38.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☒ No  
☐ Yes. Describe. ....

39. Office equipment, furnishings, and supplies

*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No  
☐ Yes. Describe. ....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☐ No  
☒ Yes. Describe. ....

Tool Belt	\$50.00
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\$50.00

41. Inventory

- ☒ No  
☐ Yes. Describe. ....

42. Interests in partnerships or joint ventures

- ☒ No  
☐ Yes. Describe .....

Name of entity:

% of ownership:


43. Customer lists, mailing lists, or other compilations

- ☒ No  
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

- ☐ No  
☐ Yes. Describe. ....

Debtor Bonkowske, Michael Shawn

Case number (if known) 23-41059

44. Any business-related property you did not already list

- ☒ No
- ☐ Yes. Give specific information .....


45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here .....



\$50.00

**Part 6:**

**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- ☒ No
- ☐ Yes .....

--

48. Crops—either growing or harvested

- ☒ No
- ☐ Yes. Give specific information. ....

--

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No
- ☐ Yes .....

--

50. Farm and fishing supplies, chemicals, and feed

- ☒ No
- ☐ Yes .....

--

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
- ☐ Yes. Give specific information. ....

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Debtor Bonkowske, Michael Shawn

Case number (if known) 23-41059

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here → \$0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

*Examples:* Season tickets, country club membership

☒ No

☐ Yes. Give specific information. ....

54. Add the dollar value of all of your entries from Part 7. Write that number here → \$0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 → \$0.00

56. Part 2: Total vehicles, line 5 \$24,715.00

57. Part 3: Total personal and household items, line 15 \$1,825.00

58. Part 4: Total financial assets, line 36 \$8,022.00

59. Part 5: Total business-related property, line 45 \$50.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 + \$0.00

62. Total personal property. Add lines 56 through 61. \$34,612.00 Copy personal property total → + \$34,612.00

63. Total of all property on Schedule A/B. Add line 55 + line 62. \$34,612.00

Debtor Bonkowske, Michael Shawn

Case number (if known) 23-41059

**Continuation Page**

6.	Household goods and furnishings		
	General Household Items - none (for disclosure purposes only)		
	<u>Household Tools - \$100.00</u>		<u>\$100.00</u>
	Toro Zero-Turn - \$1,500.00		
	Snowblower - \$350.00		
	<u>(joint with separated spouse)</u>		<u>\$925.00</u>
28.	Tax refunds owed to you		
		2022   Anticipated 2022 Tax Refunds - \$516.00 (100% earned as of the date of filing) (estimate)	
	Federal:		<u>\$516.00</u>
		2023   Anticipated 2023 Tax Refunds - 516.00 (41% earned as of the date of filing) (estimate)	
	Federal:		<u>\$212.00</u>
30.	Other amounts someone owes you		
	<u>Earned, but unpaid wages (estimate)</u>		<u>\$1,561.00</u>
	<u>Garnished Funds</u>		<u>\$3,096.00</u>

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Shawn</u>	<u>Bonkowske</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of Minnesota</u>		
Case number (if known)	<u>23-41059</u>		

☒ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 2021 Kia Sorento Joint with separated spouse - FMV: Edmunds - Private Party, Average (Joint title in Debtor and separated spouse's name.) Line from Schedule A/B: <u>3.1</u>	<u>\$15,257.50</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Brief description: 2012 Ford F-150 Joint with separated spouse - FMV: Edmunds - Private Party, Average Line from Schedule A/B: <u>3.2</u>	<u>\$6,757.50</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(2)</u>

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 2018 Aluma Trailer FMV: Debtor's Estimate	<u>\$2,500.00</u>	<input checked="" type="checkbox"/> <u>\$2,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B: <u>3.3</u>			
Brief description: 4x6 Trailer FMV: Debtor's Estimate	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B: <u>4.1</u>			
Brief description: General Household Items - none (for disclosure purposes only) Household Tools - \$100.00	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(3)</u>
Line from Schedule A/B: <u>6</u>			
Brief description: Toro Zero-Turn - \$1,500.00 Snowblower - \$350.00 (joint with separated spouse)	<u>\$925.00</u>	<input checked="" type="checkbox"/> <u>\$925.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B: <u>6</u>			
Brief description: Cell Phone	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B: <u>7</u>			
Brief description: Coins	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B: <u>8</u>			
Brief description: 870 Remington - \$200.00 .22 - \$100.00	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Line from Schedule A/B: <u>10</u>			
Brief description: Wearing Apparel	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(3)</u>
Line from Schedule A/B: <u>11</u>			



Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Silver St. Christopher	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Line from Schedule A/B: <u>12</u>			
Brief description: Cash	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>16</u>			
Brief description: Cash	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>16</u>			
Brief description: 1st Bank and Trust Checking account	\$17.00	<input checked="" type="checkbox"/> \$17.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>17</u>			
Brief description: Carpenters Credit Union Checking account	\$5.00	<input checked="" type="checkbox"/> \$5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>17</u>			
Brief description: Wings Financial Credit Union Savings account	\$15.00	<input checked="" type="checkbox"/> \$15.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>17</u>			
Brief description: Union Pension through Employer - defined monthly benefit - not property of the estate.	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Line from Schedule A/B: <u>21</u>			
Brief description: Anticipated 2022 Tax Refunds - \$516.00 (100% earned as of the date of filing) (estimate) Federal tax	\$516.00	<input checked="" type="checkbox"/> \$516.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>28</u>			

Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Anticipated 2023 Tax Refunds - 516.00 (41% earned as of the date of filing) (estimate) Federal tax	\$212.00	<input checked="" type="checkbox"/> \$212.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>28</u>			
Brief description: Earned, but unpaid wages (estimate)	\$1,561.00	<input checked="" type="checkbox"/> \$1,561.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>30</u>			
Brief description: Garnished Funds	\$3,096.00	<input checked="" type="checkbox"/> \$3,096.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: <u>30</u>			
Brief description: Term Life Insurance Policy through Employer - no cash value	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(8)
Line from Schedule A/B: <u>31</u>			
Brief description: Work Comp Claim pending through Employer - amount not settled. Debtor claims as exempt the amount allowable under statutory law.	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(D)
Line from Schedule A/B: <u>33</u>		<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(E)
		<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(C)
Brief description: Tool Belt	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(6)
Line from Schedule A/B: <u>40.1</u>			

Fill in this information to identify your case:

Debtor 1 Michael Shawn Bonkowske  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) \_\_\_\_\_  
 First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Minnesota

Case number 23-41059  
 (if known)

☒ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

### 1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

### Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
<b>2.1 SPIRE CREDIT UNION</b> Creditor's Name <u>PO BOX 130670</u> Number Street <u>SAINT PAUL, MN 55113-0000</u> City State ZIP Code <b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt <b>Date debt was incurred</b> <u>7/25/2022</u>	<b>Describe the property that secures the claim:</b> 2012 Ford F-150 Joint with separated spouse - FMV: Edmunds - Private Party, Average <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	<u>\$21,335.00</u>	<u>\$6,757.50</u>	<u>\$14,577.50</u>
<b>Last 4 digits of account number</b> <u>0 2 0 0</u>		<b>Add the dollar value of your entries in Column A on this page. Write that number here:</b>		<u>\$21,335.00</u>

Debtor 1 Michael Shawn Bonkowske  
 First Name Middle Name Last Name

Case number (if known) 23-41059

<b>Part 1:</b> <b>Additional Page</b> <b>After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.</b>		<i>Column A</i> <b>Amount of claim</b> Do not deduct the value of collateral.	<i>Column B</i> <b>Value of collateral that supports this claim</b>	<i>Column C</i> <b>Unsecured portion</b> If any
<b>2.2</b> <u>WINGS FINANCIAL CREDIT UNION</u> Creditor's Name <u>14985 GLAZIER AVE STE 100</u> Number Street <u>APPLE VALLEY, MN 55124-6539</u> City State ZIP Code <b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt <b>Date debt was incurred</b> _____	<b>Describe the property that secures the claim:</b> 2021 Kia Sorento Joint with separated spouse - FMV: Edmunds - Private Party, Average (Joint title in Debtor and separated spouse's name.) <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Security Agreement On</b> _____ <b>Last 4 digits of account number</b> ____ _	<u>\$33,258.00</u>	<u>\$15,257.50</u>	<u>\$18,000.50</u>
<b>Add the dollar value of your entries in Column A on this page. Write that number here:</b>		<u>\$33,258.00</u>		
<b>If this is the last page of your form, add the dollar value totals from all pages. Write that number here:</b>		<u>\$54,593.00</u>		

Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Shawn</u>	<u>Bonkowske</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of Minnesota</u>		
Case number (if known)	<u>23-41059</u>		

☒ Check if this is an amended filing

## Official Form 107

# Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Give Details About Your Marital Status and Where You Lived Before

#### 1. What is your current marital status?

- ☒ Married
- ☐ Not married

#### 2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
- ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	<input type="checkbox"/> Same as Debtor 1		<input type="checkbox"/> Same as Debtor 1
<div> <div>Number Street</div> <div>From To</div> <div>City State ZIP Code</div> </div>		<div> <div>Number Street</div> <div>From To</div> <div>City State ZIP Code</div> </div>	
	<input type="checkbox"/> Same as Debtor 1		<input type="checkbox"/> Same as Debtor 1
<div> <div>Number Street</div> <div>From To</div> <div>City State ZIP Code</div> </div>		<div> <div>Number Street</div> <div>From To</div> <div>City State ZIP Code</div> </div>	

#### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

**Part 2: Explain the Sources of Your Income**

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Sources of income Check all that apply.
	Gross Income (before deductions and exclusions)	Gross Income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$25,253.00	
<b>For last calendar year:</b> (January 1 to December 31, <u>2022</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$38,304.00	
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2021</u> ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$57,963.00	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Sources of income Describe below.
	Gross income from each source (before deductions and exclusions)	Gross income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>		
<b>For last calendar year:</b> (January 1 to December 31, <u>2022</u> ) YYYY	Unemployment	
	\$9,889.00	
<b>For the calendar year before that:</b> (January 1 to December 31, <u>2021</u> ) YYYY		

Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<u>Landlord</u> Creditor's Name <hr/> Number Street <hr/> City State ZIP Code	Debtor has been making regular monthly rent payments in the last 90 days.	<u>\$1,200.00</u>		<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>Rent</u>
<u>SPIRE CREDIT UNION</u> Creditor's Name <u>PO BOX 130670</u> Number Street <u>Saint Paul, MN 55113-0000</u> City State ZIP Code	Debtor has been making regular monthly auto installment payments in the last 90 days.	<u>\$1,875.00</u>	<u>\$21,335.00</u>	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other

Debtor 1

**Michael** **Shawn** **Bonkowske**  
First Name Middle Name Last Name

Case number (if known) 23-41059

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<b>WINGS FINANCIAL CREDIT UNION</b> Creditor's Name <b>14985 GLAZIER AVE STE 100</b> Number Street <b>APPLE VALLEY, MN 55124-6539</b> City State ZIP Code	Debtor has been making regular monthly auto installment payments in the last 90 days.	\$1,875.00	\$33,258.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name  Number Street   City State ZIP Code				

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name  Number Street   City State ZIP Code				



Debtor 1 Michael Shawn Bonkowske  
First Name Middle Name Last Name

Case number (if known) 23-41059

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No

☐ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title _____ _____	_____	<input type="checkbox"/> Pending
Case number _____	Court Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	<input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

☐ No. Go to line 11.

☒ Yes. Fill in the information below.

Describe the property	Date	Value of the property
<u>MN DEPARTMENT OF REVENUE</u> Creditor's Name <u>PO BOX 64447</u> Number Street <u>Saint Paul, MN 55164-0054</u> City State ZIP Code	Debtor has been garnished \$3,385.22. \$3,095.79 has been taken in the last 90 days. <u>2/17/23 -</u> current	<u>\$3,386.00</u>
<b>Explain what happened</b> <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input checked="" type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

☒ No

☐ Yes. Fill in the details.

Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____ Number Street _____ City State ZIP Code _____	_____	_____
Last 4 digits of account number: XXXX- _ _ _ _		

Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No  
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name  Number Street  City State ZIP Code			

Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☐ No

☒ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
Debtor was rear-ended in 2021 Kia - \$2,500 of damage, insurance paid for.		1/2023	

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<u>Allen Credit &amp; Debt Counseling</u> Person Who Was Paid <u>20003 387th Ave</u> Number Street  <u>Wolsey, SD 57384-0000</u> City State ZIP Code  Email or website address  Person Who Made the Payment, if Not You	Credit Counseling Certificate	05/16/2023 \$0.00
Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<u>Solvent PLLC</u> Person Who Was Paid <u>2223 5th Street, PO Box 10860</u> Number Street  <u>Saint Paul, MN 55110</u> City State ZIP Code  Email or website address  Person Who Made the Payment, if Not You	Filing fee in the amount of \$338.00 and attorney fees in the amount of \$0.00 paid from the debtor's earnings prior to the filing of this case.	5/22/2023 \$338.00

Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**  
 Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid			
Number Street			
City State ZIP Code			

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**  
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  
 Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			
Number Street			
City State ZIP Code			
Person's relationship to you			

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?**  
 (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust		

Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
 First Name Middle Name Last Name

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

Last 4 digits of account number		Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number Street _____ City State ZIP Code		XXXX- ____ ____ ____ ____ <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	_____

**21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

- ☒ No  
☐ Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____ Number Street _____ City State ZIP Code	Name _____ Number Street _____ City State ZIP Code	<input type="checkbox"/> No <input type="checkbox"/> Yes

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

- ☒ No  
☐ Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility _____ Number Street _____ City State ZIP Code	Name _____ Number Street _____ City State ZIP Code	<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 **Michael** **Shawn** **Bonkowske** Case number (if known) 23-41059  
 First Name Middle Name Last Name

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Where is the property?	Describe the property	Value
Owner's Name Number Street City State ZIP Code		

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site Number Street City State ZIP Code		

25. Have you notified any governmental unit of any release of hazardous material?

☒ No

☐ Yes. Fill in the details.

Debtor 1 **Michael** **Shawn** **Bonkowske** Case number (if known) 23-41059  
 First Name Middle Name Last Name

Governmental unit		Environmental law, if you know it	Date of notice
Name of site			
Governmental unit			
Number	Street		
City State ZIP Code			
Number	Street		
City State ZIP Code			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Court Name		
Number Street		
Case number		
City State ZIP Code		

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☐ No. None of the above applies. Go to Part 12.
- ☒ Yes. Check all that apply above and fill in the details below for each business.

DBA Michael Bonkowske Name  Number Street  City State ZIP Code	<b>Describe the nature of the business</b>	<b>Employer Identification number</b> Do not include Social Security number or ITIN.
	Side Jobs / Sole Proprietor - \$50.00 assets (tool belt), \$0.00 liabilities, \$0.00 accounts receivables	EIN: _____
	<b>Name of accountant or bookkeeper</b>	<b>Dates business existed</b>
	Self	From _____ To <u>current</u>

Debtor 1 Michael Shawn Bonkowske Case number (if known) 23-41059  
First Name Middle Name Last Name

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.



No

☐ Yes. Fill in the details below.

Date issued

Name

MM / DD / YYYY

Number Street

City State ZIP Code

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

/s/ Michael Shawn Bonkowske

Signature of Michael Shawn Bonkowske, Debtor 1

Date 06/27/2023

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?



No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?



No

☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).



Fill in this information to identify your case:

Debtor 1	<u>Michael</u>	<u>Shawn</u>	<u>Bonkowske</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>District of Minnesota</u>		
Case number (if known)	<u>23-41059</u>		

☒ Check if this is an amended filing

## Official Form 108

# Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <u>SPIRE CREDIT UNION</u>	<input type="checkbox"/> Surrender the property.	<input type="checkbox"/> No
Description of property securing debt: <u>2012 Ford F-150</u>	<input type="checkbox"/> Retain the property and redeem it.	<input checked="" type="checkbox"/> Yes
<u>Joint with separated spouse - FMV: Edmunds - Private Party, Average</u>	<input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
	<input checked="" type="checkbox"/> Retain the property and [explain]: <b>Debtor will continue making voluntary payments.</b>	
Creditor's name: <u>WINGS FINANCIAL CREDIT UNION</u>	<input checked="" type="checkbox"/> Surrender the property.	<input type="checkbox"/> No
Description of property securing debt: <u>2021 Kia Sorento</u>	<input type="checkbox"/> Retain the property and redeem it.	<input checked="" type="checkbox"/> Yes
<u>Joint with separated spouse - FMV: Edmunds - Private Party, Average (Joint title in Debtor and separated spouse's name.)</u>	<input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
	<input type="checkbox"/> Retain the property and [explain]:	

Debtor 1 Michael Shawn Bonkowske  
 First Name Middle Name Last Name

Case number (if known) 23-41059

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases** **Will the lease be assumed?**

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

Lessor's name: ☐ No  
☐ Yes

Description of leased property:

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

**X** /s/ Michael Shawn Bonkowske  
 Signature of Debtor 1

Date 06/30/2023  
 MM/ DD/ YYYY

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

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In Re:

Bky Case No: 23-41059

Michael Shawn Bonkowske

Chapter 7

**UNSWORN CERTIFICATE  
OF SERVICE**

Debtor(s).

---

I, Kyleigh Stanek, employed by Solvent PLLC, attorneys licensed to practice law in this Court, with office address of 2223 5<sup>TH</sup> Street, P.O. Box 10860, St. Paul, Minnesota 55110, declare that on June 30, 2023, I served the amended Summary of Assets and Liabilities and amended Schedule B, C, D and Statement of Financial Affairs, Statement of Intention to each of the entities named below by first class mail postage prepaid and to any entities who are Filing Users, by automatic e-mail notification pursuant to the Electronic Case Filing System:

---

Michael Bonkowske  
5898 70<sup>th</sup> Ave  
Princeton, MN 55371

And to all creditors/parties in interest listed on matrix (see attached)

---

I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: June 30, 2023

Signed: Kyleigh Stanek  
Paralegal

Label Matrix for local noticing  
0864-4  
Case 23-41059  
District of Minnesota  
Minneapolis  
Sun Jun 11 21:48:40 CDT 2023

Minneapolis  
301 Diana E. Murphy U.S. Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415-1320

AFFIRM  
PO BOX 720  
San Francisco, CA 94104-0720

CAPITAL ONE  
PO BOX 30281  
SALT LAKE CITY, UT 84130-0281

CAPITAL ONE  
PO BOX 31293  
SALT LAKE CITY, UT 84131-0293

CAPITAL ONE / MENARD  
PO BOX 31293  
SALT LAKE CITY, UT 84131-0293

(p)FIRST SAVINGS BANK  
ATTN BANKRUPTCY  
1500 S HIGHLINE AVE  
SIOUX FALLS SD 57110-1003

COASTL/PROSP  
221 MAIN STREET  
SAN FRANCISCO, CA 94105-1906

DISCOVER BANK  
PO BOX 30939  
SALT LAKE CITY, UT 84130-0939

ELASTIC BANK  
4030 SMITH RD  
CINCINNATI, OH 45209-1937

FIRST PROGRESS CARD  
PO BOX 9053  
JOHNSON CITY, TN 37615-9053

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

INTERNAL REVENUE SERVICE  
PO BOX 7346  
Philadelphia, PA 19101-7346

MN DEPARTMENT OF REVENUE  
BANKRUPTCY SECTION  
PO BOX 64447  
Saint Paul, MN 55164-0447

Michael Bonkowske  
35817 Hwy 47  
Dalbo, MN 55017-8207

ONEMAIN  
PO BOX 1010  
EVANSVILLE, IN 47706-1010

(p)SPIRE CREDIT UNION  
2025 LARPENTEUR AVE WEST  
FALCON HEIGHTS MN 55113-5512

Solvent-PLLC  
~~2223 5th Street, PO Box 10860~~  
~~Saint Paul, MN 55110-0860~~

(p)UPGRADE INC  
2 N CENTRAL AVE  
10TH FLOOR  
PHOENIX AZ 85004-2322

UPSTART NETWORK INC.  
2950 S DELAWARE ST STE 3  
SAN MATEO, CA 94403-2580

US Trustee  
1015 US Courthouse  
300 S 4th St  
Minneapolis, MN 55415-3070

WEBBANK/ONEMAIN/FIS  
PO BOX 31535TA-74  
TAMPA, FL 33631

J. Richard Stermer  
Stermer & Sellner, Chtd.  
102 Parkway Drive  
PO Box 514  
Montevideo, MN 56265-0514

~~Jeffrey J. Bursell~~  
~~Solvent-PLLC~~  
~~2223 5th St.~~  
~~P.O. Box 10860~~  
~~St. Paul, MN 55110-0860~~

Michael Shawn Bonkowske  
5898 70TH AVE  
PRINCETON, MN 55371-6439

CCS/FIRST SAVINGS BANK  
500 E 60TH ST N  
SIOUX FALLS, SD 57104

INTL MAIL SERVICE  
MAIL STOP 5700  
30 E 7TH ST STE 1222  
Saint Paul, MN 55101-0000

SPIRE CREDIT UNION  
PO BOX 130670  
Saint Paul, MN 55113-0000

UPGRADE INC  
275 BATTERY ST FL 23  
San Francisco, CA 94111

(d)UPGRADE INC  
275 BATTERY ST FL 23  
SAN FRANCISCO, CA 94111

End of Label Matrix	
Mailable recipients	24
Bypassed recipients	0
Total	24

REVISED 12/15

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re: Bonkowske, Michael Shawn

Case No. 23-41059

Debtor(s).


SIGNATURE DECLARATION

- ☐ PETITION, SCHEDULES & STATEMENTS  
☐ CHAPTER 13 PLAN  
☐ VOLUNTARY CONVERSION, SCHEDULES & STATEMENTS  
☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS  
☐ MODIFIED CHAPTER 13 PLAN  
☐ OTHER: PLEASE DESCRIBE: \_\_\_\_\_

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct;
3. **[individual debtors only]** If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. **[corporate and partnership debtors only]** y] I have been authorized to file this petition on behalf of the debtor.

Date: 06/29/2023

X   
\_\_\_\_\_  
Signature of Debtor 1 or Authorized  
Representative

\_\_\_\_\_  
Michael Shawn Bonkowske  
Printed name of Debtor 1 or Authorized  
Representative

X \_\_\_\_\_  
Signature of Debtor 2

\_\_\_\_\_  
Printed Name of Debtor 2